



**EASTMAN
CREDIT
UNION**
ECU BESIDE YOU

P.O. Box 1989
Kingsport, TN 37662
RETURN SERVICE REQUESTED
p 800.999.2328 | www.ecu.org

Member Number: [REDACTED]
Statement Date: 08/31/22
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Play Now, Pay Later with an ECU RV &
Powersports Loan

JUSTIN P JENKINS
115 JULIE LN UNIT 115
JOHNSON CITY TN 37601-1144

SUMMARY OF ACCOUNTS

ACCOUNTS	ACCOUNT NUMBER	BALANCE	YTD DIV
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Primary Share Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
Beyond Free Checking Account	[REDACTED]	[REDACTED]	[REDACTED]
TOTAL ACCOUNTS		\$ [REDACTED]	\$ [REDACTED]

** YTD Dividends listed in the Summary of Accounts are for the accounts listed only. Accounts closed during this statement period are included on this statement and will not appear on future statements.

LOANS	ACCOUNT NUMBER	BALANCE	YTD INT
Construction	[REDACTED]	[REDACTED]	[REDACTED]
Used Autos CE	XXXXXXXX69328	0.00	79.81
Dealer Direct Used Auto	XXXXXXXX18549	15,189.04	0.00
TOTAL LOANS		[REDACTED]	[REDACTED]

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Summer is almost over, but that doesn't mean the fun has to end!
With an ECU RV & Powersports Loan, you can get that new camper for a weekend away or that motorcycle for a drive on the backroads. Whatever your idea of fun, ECU is here to get you there! Visit ecu.org/fun to get started.

DETAIL OF TRANSACTIONS

Primary Share Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
08-01		Starting Balance			[REDACTED]
08-31		Deposit Payoff Excess Transfer from Loan 114269328	2.61		[REDACTED]
08-31		Credit Dividend	[REDACTED]		[REDACTED]

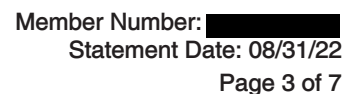
The total number of days in this cycle 31
The amount of Dividends earned this cycle is \$0.28
The Annual Percentage Yield Earned for this account is 0.30%

----- Dividend Rate Summary -----

Date	Rate
08-01-2022	0.300%

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Play Now, Pay Later with an ECU RV & Powersports Loan

[illegible]

<u>Date</u>	<u>Number</u>	<u>Amount</u>	<u>Date</u>	<u>Number</u>	<u>Amount</u>

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Beyond Free Checking Account: [REDACTED] (Continued)

The total number of days in this cycle 31
The amount of Dividends earned this cycle is \$0.25
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount	Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends			[REDACTED]				
Total Deposits and Other Credits			[REDACTED]				

Withdrawals, Fees and Other Debits

Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Fees			0	0.00	
Total Withdrawals and Other Debits			[REDACTED]		
Total Number of Checks Cleared			[REDACTED]		

----- Dividend Rate Summary -----

Date	Rate
08-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

The total number of days in this cycle 31
The amount of Dividends earned this cycle is \$[REDACTED]
The Annual Percentage Yield Earned for this account is 0.05%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends		[REDACTED]	[REDACTED]
Total Deposits and Other Credits		[REDACTED]	[REDACTED]

Withdrawals, Fees and Other Debits

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Beyond Free Checking Account: [REDACTED] (Continued)

Date	Amount	Date	Amount
08/01	200.00	[REDACTED]	[REDACTED]
Total Fees		0	0.00
Total Withdrawals and Other Debits		[REDACTED]	[REDACTED]
Total Number of Checks Cleared		0	0.00

----- Dividend Rate Summary -----

Date	Rate
08-01-2022	0.050%

Beyond Free Checking Account: [REDACTED]

Trans Date	Eff Date	Description	Deposit	Withdrawal	Balance
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Draft Summary

Date	Number	Amount	Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

* next to number indicates skipped numbers

(E) Electronic Check

The total number of days in this cycle 31

The amount of Dividends earned this cycle is \$7.43

The Annual Percentage Yield Earned for this account is 0.18%

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	0.00	0.00
Total Returned Item Fees	0.00	0.00

Deposits, Dividends and Other Credits

Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Total Dividends		[REDACTED]	[REDACTED]
Total Deposits and Other Credits		[REDACTED]	[REDACTED]

Withdrawals, Fees and Other Debits

Date	Amount	Date	Amount	Date	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

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Beyond Free Checking Account: [REDACTED] (Continued)

Total Fees	0	0.00
Total Withdrawals and Other Debits	[REDACTED]	[REDACTED]
Total Number of Checks Cleared	[REDACTED]	[REDACTED]

----- Dividend Rate Summary -----

Date	Rate	Date	Rate
08-01-2022	0.100%	08-16-2022	0.200%

Used Autos CE: XXXXXXXX69328

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
08-01		Starting Balance					10,826.13
08-01		Regular Payment	-200.00	172.51	27.49	0.00	10,653.62
08-31		Account Payoff	-10,679.81	10,653.62	26.19	0.00	0.00

Closing Date of the billing cycle was 08-31-2022; New Balance 0.00

FEES

Total Fees Charged for Statement Period	0.00
Total Fees Charged Year-to-Date	0.00

INTEREST CHARGED

Total Interest Charged for Statement Period	53.68
Total Interest Charged Year-to-Date	79.81

Interest Rate Summary

Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
08-01-2022	2.990%	31	-

Dealer Direct Used Auto: XXXXXXXX18549

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
08-24		Starting Balance					0.00
08-24	08-13	Eff. 08-13 New Loan Disbursement	15,189.04	15,189.04	0.00	0.00	15,189.04

Closing Date of the billing cycle was 08-31-2022; New Balance 15,189.04

Interest Rate Summary

Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
08-24-2022	3.540%	8	-

Construction: [REDACTED]

Trans Date	Eff Date	Transaction Description	Amount	Principal	Interest Charge	Fee	Balance Subject to Interest Rate**
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Closing Date of the billing cycle was 08-31-2022; New Balance [REDACTED]

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Construction: [REDACTED] (Continued)

Interest Rate Summary			
Effective Date	Annual Percentage Rate	Days in Period	Daily Periodic Rate
08-01-2022	5.000%	31	0.013699%

**** INTEREST CHARGE CALCULATION:** *The balance used to compute interest charges is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made.*

Need to free up space, eliminate unnecessary theft and security risks or get rid of old, outdated, and useless files? ECU Shred Days are back for Fall 2022. For a complete schedule, visit www.ecu.org/events and Filter by Topic: Shred Days.